

**UNITED STATES BANKRUPTCY COURT**

**FOR THE**

**EASTERN DISTRICT OF VIRGINIA  
Alexandria Division**

In the Matter of:

CYNTHIA MICHELLE MROZ-LARSEN

Debtor

Chapter 13

Case No. 17-12857-BFK

**AMENDED OBJECTION TO CONFIRMATION OF PLAN,**

Thomas P. Gorman, Chapter 13 Trustee, has filed this amended<sup>1</sup> objection to confirmation of your Chapter 13 Plan filed August 22, 2017. The cause for this objection is as follows:

**Violation of 11 U.S.C. §1325(b)(1)(B)** – Disposable Income – Debtor has deduction for three vehicles, two of which are driven by and paid for by her children, and a 401(K) loan which she has one \$200.00 step payment at the end of the Plan, it does not correspond in time of amount to any of the four loans.

Date: November 20, 2017

/s/ Thomas P. Gorman  
Thomas P. Gorman  
Chapter 13 Trustee  
300 N. Washington Street, #400  
Alexandria, VA 22314  
(703) 836-2226  
VSB 26421

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<sup>1</sup> This Objection to Confirmation is being amended subsequent to the November 17, 2017 creditors meeting to take out preservation objection and amend with Disposable Income objection.

**Notice of Objection To Confirmation**

Cynthia Michelle Mroz-Larsen, Case # 17-12857-BFK

**CERTIFICATE OF SERVICE**

I hereby certify that I have this 20<sup>th</sup> day of November, 2017, served via ECF authorized users or mailed a true copy of the foregoing Objection to Confirmation, Notice of Objection and Notice of Hearing to the following parties.

Cynthia Michelle Mroz-Larsen  
Chapter 13 Debtor  
218 Cedar Lane SE apt 55  
Vienna, VA 22180

Jeremy Calvin Huang , Esquire  
Attorney for Debtor  
Woehrle Dahlberg Jones Yao PLLC  
10615 Judicial Drive, Suite 102  
Fairfax, VA 22030

/s/ Thomas P. Gorman  
Thomas P. Gorman